

Jan 17 06 11:24p

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Customer No. 32,123

Patent
Atty. Docket No. 4205.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE


In Re Application of : Laszlo Kulcsar
Application No. : 10/702,144
Filing Date : 11/05/2003
Title : MULTIPLE CREDIT CARD MANAGEMENT SYSTEM
Confirmation No. : 7816
Art Unit : 3624
Examiner : Thu Thao Havan

CERTIFICATION UNDER 37 CFR 1.8(a) and 1.10

I hereby certify that, on the dated shown below, this correspondence is being:

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RESPONSE TO FINAL OFFICE ACTION MAILED NOVEMBER 17, 2005

Dear Sir:

Responsive to the Final Office Action mailed November 17, 2005, please amend the above-identified application as follows: